

1

ABSTRACT OF THE INVENTION

2 A system that includes computer hardware, computer software, apparatus, and
3 methodology that enables individuals, businesses, and all types of organizations (both for
4 profit and non-profit) to capture and securely transmit check images (including, but not
5 limited to, personal checks, business checks, travelers checks, money orders, merchant
6 coupons, food coupons, line of credit checks, etc.), deposit information, and other
7 information from remote locations (i.e., locations that could include the financial
8 institution's remote locations, other financial institution's locations, businesses, private
9 residences, etc.), for the purpose of having those checks credited to the depositing
10 individual's or organization's bank account(s) and having the check images (and/or
11 physical checks) entered into the bank check clearing channels for ultimate delivery to
12 the maker bank for payment out of the maker's account.

13

14

15

16

17 G:\DATA\PAT\WORDPAT\7905_15.doc

18

19

20

21

22

23

24